



OHIO EDUCATION ASSOCIATION

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*The OEA will lead the way for continuous improvement of public education while advocating for members and the learners they serve.*

**Senate Bill 148: Written Testimony (Opposition)**  
**Senate Insurance and Financial Institutions Committee**  
**Wednesday, November 6, 2019**

Chair Hackett, Vice Chair Hottinger, Ranking Member Craig and Members of the Committee:

My name is Scott DiMauro. I serve as President of the Ohio Education Association (OEA). On behalf of our 122,000 members, thank you for the opportunity to provide testimony in opposition to Senate Bill 148. SB 148 would effectively prohibit a health insurer from establishing a fee schedule for in-network providers on non-covered dental services. If enacted, this bill would result in higher out-of-pocket costs for many Ohioans, including OEA members.

Discounts on non-covered services are a savings for consumers. According to Delta Dental, the average discount on these services is 16%. Among the employers who utilize Dental Dental are school districts throughout the state. More than 67,000 school district employees of and their family members are covered. In aggregate, they have saved nearly \$1.5 million on non-covered services. Passage of HB 367 would result in higher costs for teachers, education support professionals and their families.

It should be noted that dentists are not forced to join a provider network. Presumably, they join a network because the benefits of doing so outweigh the drawbacks. OEA believes there is no need for the legislature to intervene in this contractual arrangement.

For the reasons outlined above, OEA urges opposition to SB 148. Please feel free to contact Robert Davis in OEA Government Relations if you have any questions on our position.

Thank you.

